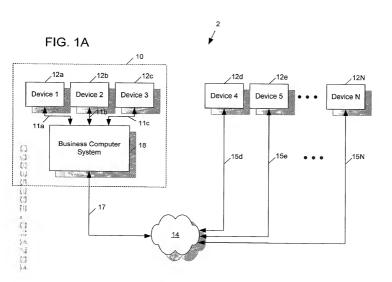
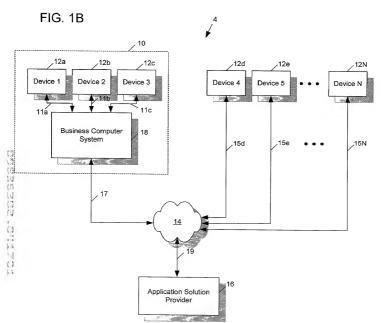
Inventors: John C. Ahrens and Joerg U. Ferchau Title: System, Method, And Apparatus For Creating And Securely Managing Accounts Holding Cash Equivalents Atty. Docket No. M-9843 US Sheet 1 of 9



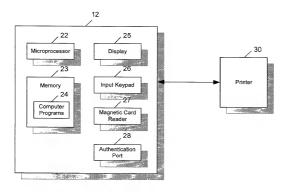
Inventors: John C. Ahrens and Joerg U. Ferchau Title: System, Method, And Apparatus For Creating And Securely Managing Accounts Holding Cash Equivalents Atty. Docket No. M-9843 US

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FIG. 2



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FIG. 3

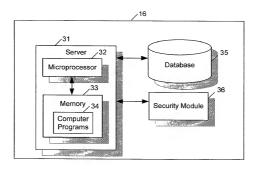
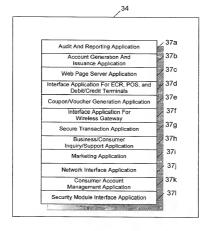


FIG. 4A



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FIG. 4B

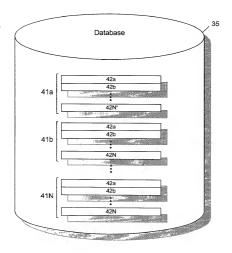
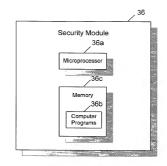


FIG. 4C

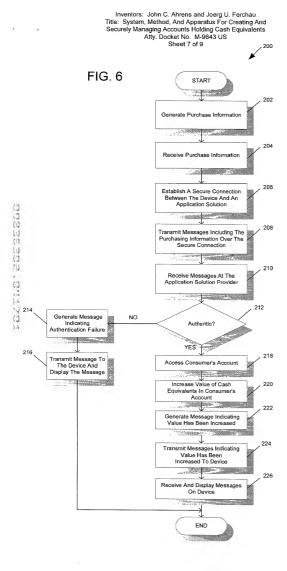


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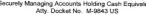


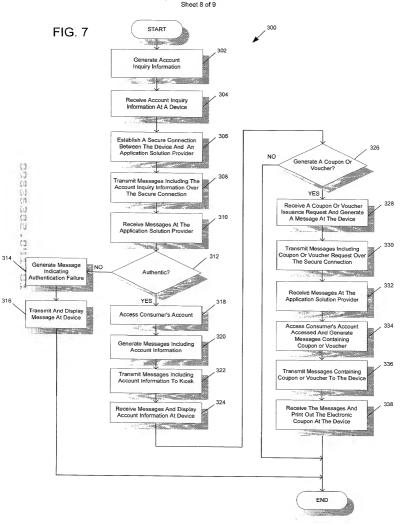
FIG. 5





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FIG. 8

